

Appl. No. 09/721,728

Reply dated September 27, 2006

Reply to Final Office Action mailed March 30, 2006

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2. Amendments to the Abstract:

On a separate page, please insert the following abstract:

Abstract

A process and a device for conducting electronic transactions provides a more effective and efficient way to make a payment over the Internet. This process and device could be used to pay, for example, a Police Administration Ticket or Police Administration Citation via the Internet.